

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Bank of America, N.A.

In Re:  
Raymond L. Yeager  
  
Debtor.



Order Filed on September 21, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-12905 ABA

Adv. No.:


Hearing Date: 9/22/2020 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 21, 2020**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: Raymond L. Yeager

Case No: 20-12905 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 110 Seaside Avenue, Egg Harbor Township, NJ 08234, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruno Bellucci III, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 4, 2020, Debtor is due for the June 2020 through September 2020 post-petition payment for a total default of \$2,895.24 ( 4 @ \$723.81); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$2,895.24 to be received no later than September 15, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume Octoberr 1, 2020, directly to Secured Creditor's servicer, Carrington Mortgage Services, LLC, P.O. Box 3730, Anaheim, CA 92806 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Raymond L. Yeager  
Debtor

Case No. 20-12905-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2020.

db +Raymond L. Yeager, 110 Seaside Avenue, Egg Harbor Township, NJ 08234-7302

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2020 at the address(es) listed below:

Bruno Bellucci, III on behalf of Debtor Raymond L. Yeager jkearney@belluccilaw.net,  
bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net,  
ddillhoff@belluccilaw.net

Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Jennifer L. Kearney on behalf of Debtor Raymond L. Yeager jkearney@belluccilaw.net

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6